

Information to identify the case:

Debtor 1	Terrence B Williams	Social Security number or ITIN xxx-xx-5675
	First Name Middle Name Last Name	EIN -----
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN -----
	First Name Middle Name Last Name	EIN -----
United States Bankruptcy Court	District of New Jersey	
Case number:	20-10565-CMG	

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Terrence B Williams

6/5/20

By the court: Christine M. Gravelle
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Terrence B Williams
Debtor

Case No. 20-10565-CMG
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
Form ID: 318

Page 1 of 2
Total Noticed: 20

Date Rcvd: Jun 05, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 07, 2020.

db +Terrence B Williams, 1 Tall Maple Court, Monroe Township, NJ 08831-1181
518659647 +Hilton Grand Vacations, 6355 Metrowest Blvd Suite 180, Orlando, FL 32835-7606
518659651 +KML Law Group P.C., 216 Haddon Ave. Suite 406, Collingswood, NJ 08108-2812
518659652 +Loancare Servicing Ctr, 3637 Sentara Way, Virginia Beach, VA 23452-4262
518659655 +MidFirst Bank, 999 N.W. Grand Blvd Suite 100, Oklahoma City, OK 73118-6051
518659654 +Middlesex County Chancery Division, P.O. Box 971, Trenton, NJ 08625-0971
518659656 +Midland Mtg/midfirst, Pob 268959, Oklahoma City, OK 73126-8959
518659658 +New Jersey Division of Taxation, P.O. Box 046, Trenton, NJ 08646-0046
518659659 +Nhhelc/gsm&r, Po Box 3420, Concord, NH 03302-3420

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Jun 06 2020 03:09:56 U.S. Attorney, 970 Broad St.,
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jun 06 2020 03:09:50 United States Trustee,
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
Newark, NJ 07102-5235
cr +E-mail/Text: bncmail@w-legal.com Jun 06 2020 03:10:15 USAA Federal Savings Bank,
c/o Weinstein & Riley, P.S., 2001 Western Ave Suite 400, Seattle, WA 98121-3132
518659645 +EDI: CAPITALONE.COM Jun 06 2020 06:08:00 Capital One Bank Usa N, Po Box 30281,
Salt Lake City, UT 84130-0281
518659646 +E-mail/PDF: creditonebknotifications@resurgent.com Jun 06 2020 03:12:33 Creditonebnk,
Po Box 98872, Las Vegas, NV 89193-8872
518659649 +EDI: IRS.COM Jun 06 2020 06:08:00 Internal Revenue Service, 44 South Clinton Ave.,
Trenton, NJ 08601
518659653 +EDI: TSYS2.COM Jun 06 2020 06:03:00 Macys/dsnb, Po Box 8218, Mason, OH 45040-8218
518659657 +EDI: NAVIENTFKASMSERV.COM Jun 06 2020 06:03:00 Navient, Po Box 9500,
Wilkes Barre, PA 18773-9500
518659660 +EDI: RMSC.COM Jun 06 2020 06:08:00 Syncb/amazon, Po Box 965015, Orlando, FL 32896-5015
518662024 +EDI: RMSC.COM Jun 06 2020 06:08:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,
PO Box 41021, Norfolk, VA 23541-1021
518659661 +EDI: USAA.COM Jun 06 2020 06:03:00 Usaa Federal Savings B, Pob 47504,
San Antonio, TX 78265

TOTAL: 11

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

518659650* ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346,
PHILADELPHIA PA 19101-7346

518659648* (address filed with court: Internal Revenue Service, P.O. Box 9052, Andover, MA 01810)
+Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346

TOTALS: 0, * 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 07, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 5, 2020 at the address(es) listed below:

Daniel E. Straffi bktrustee@straffilaw.com,
G25938@notify.cincompass.com;familyclient@straffilaw.com;bktrustee@straffilaw.com;dstraffi@ecf.ax
osfs.com
Daniel E. Straffi on behalf of Trustee Daniel E. Straffi bktrustee@straffilaw.com,
G25938@notify.cincompass.com;familyclient@straffilaw.com;bktrustee@straffilaw.com;dstraffi@ecf.ax
osfs.com

District/off: 0312-3

User: admin
Form ID: 318

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Total Noticed: 20

Date Rcvd: Jun 05, 2020

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system (continued)

Denise E. Carlon on behalf of Creditor MIDFIRST BANK dcarlon@kmllawgroup.com,
bkgroup@kmllawgroup.com
Nikole Montufar on behalf of Creditor USAA Federal Savings Bank nikolem@w-legal.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov
Yakov Rudikh on behalf of Debtor Terrence B Williams rudikhlawgroup@gmail.com,
rudikhlawgroup@gmail.com;mrudikh@gmail.com;zk1313@gmail.com;R61945@notify.bestcase.com
TOTAL: 6